

ARTICLE 5.3: BASIC LIFE INSURANCE

SECTION 5.3.1: DEFINITION.

- (a) CNM, DAI, NMG, SO and SW Benefit Programs. The County's Flexible Benefit Plan shall include as a "Core Benefit", Life and AD&D insurance for each eligible employee in the amount of ten thousand (\$10,000) for the employee and two thousand dollars (\$2,000) for each dependent. Insurance administered in accordance with the terms and conditions of the agreement between the County and Insurer.
- (b) DA, MGT and SHRF Benefit Programs. The County's Flexible Benefit Plan shall include as a "Core Benefit" Life and AD&D insurance for each eligible employee. A Life Insurance Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum. At age seventy (70), this will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). An Accidental Death & Dismemberment Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum for the employee and two thousand dollars (\$2,000) for each dependent. The coverage under this policy is available no matter where or when the accident occurs. At age seventy (70), the coverage will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). Insurance administered in accordance with the terms and conditions of the agreement between the County and the Insurer.
- (c) UCL Benefit Program. The County's Flexible Benefit Plan shall include as a "Core Benefit", Life and AD&D insurance for each eligible employee. A Life Insurance Policy of two (2) times the employee's annual salary with a minimum credit of fifty thousand dollars (\$50,000) and a maximum benefit of five hundred thousand dollars (\$500,000). At age seventy (70), this will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). An Accidental Death and Dismemberment Policy of two (2) times the employee's annual salary with a minimum benefit of fifty thousand dollars (\$50,000) and a maximum benefit of five hundred thousand dollars (\$500,000) for the employee and two thousand dollars (\$2,000) for each dependent. The coverage under this policy is available no matter where or when the accident occurs. At age seventy (70), the coverage will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). Insurance administered in accordance with the terms and conditions of the agreement between the County and the Insurer.

- (d) CC Benefit Programs. The County's Flexible Benefit Plan shall include as a "Core Benefit" Life and AD&D insurance for each eligible employee. A Life Insurance Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum. Effective July 26, 2013, a Life Insurance Policy of one (1) times the employee's annual salary up to two hundred thousand dollars (\$200,000) maximum and fifty thousand dollars (\$50,000) minimum. At age seventy (70), this will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). An Accidental Death & Dismemberment Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum for the employee and two thousand dollars (\$2,000) for each dependent. The coverage under this policy is available no matter where or when the accident occurs. At age seventy (70), the coverage will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). Insurance administered in accordance with the terms and conditions of the agreement between the County and the Insurer.
- (e) PD Benefit Programs. The County's Flexible Benefit Plan shall include as a "Core Benefit" Life and AD&D insurance for each eligible employee. A Life Insurance Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum. Effective July 30, 2013, a Life Insurance Policy of one (1) times the employee's annual salary up to one hundred seventy five thousand dollars (\$175,000) maximum and fifty thousand dollars (\$50,000) minimum. At age seventy (70), this will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). An Accidental Death & Dismemberment Policy of one (1) times the employee's annual salary up to one hundred fifty thousand dollars (\$150,000) maximum and fifty thousand dollars (\$50,000) minimum for the employee and two thousand dollars (\$2,000) for each dependent. The coverage under this policy is available no matter where or when the accident occurs. At age seventy (70), the coverage will be reduced by forty percent (40%) and at age seventy-five (75), by sixty percent (60%). Insurance administered in accordance with the terms and conditions of the agreement between the County and the Insurer.

(Amended 08/01/85, Ord. No. 6999)
(Amended 08/16/85, Ord. No. 7006)
(Amended 09/01/85, Ord. No. 7013)
(Amended 09/01/85, Ord. No. 7018)
(Amended 03/01/86, Ord. No. 7095)
(Amended 10/01/94, Ord. No. 8453)
(Amended 07/17/01, Ord. No. 9356)
(Amended 04/02/04, Ord. No. 9630)

(Amended 12/21/07, Ord. No. 9910)
(Amended 07/12/13, Ord. No. 10268)

SECTION 5.3.2: METHOD OF CALCULATION. The County shall contribute a specified amount on behalf of each employee toward the premium for Employee and Dependent Basic Life Insurance coverage.

(Amended 08/01/85, Ord. No. 6999)
(Amended 08/16/85, Ord. No. 7006)
(Amended 09/01/85, Ord. No. 7013)
(Amended 09/01/85, Ord. No. 7018)
(Amended 10/01/85, Ord. No. 7043)
(Amended 10/01/85, Ord. No. 7064)
(Amended 03/01/86, Ord. No. 7095)
(Amended 04/02/04, Ord. No. 9630)